

Claims

- [c1] A system for managing and reporting mortgage delinquency information, comprising:
- a delinquency information database for receiving, storing and maintaining mortgage delinquency information entries, each mortgage delinquency information entry comprising information identifying and providing relevant details about a delinquent mortgage; and
 - a delinquency information manager operative to retrieve delinquency information entries from the delinquency information database and store delinquency information entries in the delinquency information database, the delinquency information manager being accessible to a user computer through a publicly accessible network, the delinquency information manager presenting one of a number of selectable interfaces upon selection by the user to allow the user to transmit delinquency information from the user computer through the publicly accessible network, the selection of interfaces including a form for creation and transmission of new delinquency information entries, a form for modification of previously submitted delinquency information entries and an interface for identification and uploading of a file containing delinquency information, the delinquency information manager being operative to format delinquency information and store it in the delinquency information database in the form of delinquency information entries after the delinquency information is received from the user computer.
- [c2] The system of claim 1 further comprising a mortgage administration server and wherein the delinquency information manager is operative to transmit delinquency information from the delinquency information server to the mortgage administration server upon a command by the user to the delinquency information manager to transmit the delinquency information.
- [c3] The system of claim 2 wherein the delinquency information manager transmits the delinquency information to the mortgage administration server by retrieving designated delinquency information entries from the delinquency information database and transmitting them to the mortgage administration server.

- [c4] The system of claim 3 wherein the mortgage administration server hosts a mortgage administration manager operative to receive and process delinquency information entries from the delinquency information manager.
- [c5] The system of claim 4 and also including a mortgage information database for storing delinquency information entries received by the mortgage administration manager.
- [c6] The system of claim 5 wherein each delinquency information entry and each mortgage information entry identifies a servicer who is servicing a mortgage identified by the entry.
- [c7] The system of claim 6 wherein the delinquency information manager allows access to delinquency information entries only to authorized users associated with servicers identified in the entries.
- [c8] The system of claim 7 wherein one or more of the interfaces presented to the user by the delinquency information manager are hypertext pages.
- [c9] The system of claim 8 wherein one interface available to a user comprises a list of entry descriptions, each entry description identifying a delinquency information entry previously stored by the user and wherein each entry description includes a hypertext link which can be activated by the user and wherein the delinquency information manager displays details of the entry identified by the entry description upon activation of the hypertext link.
- [c10] The system of claim 9 wherein the forms for creation and modification of delinquency information are hypertext pages including fields and commands for entry and modification of the information and commands for storing of the information.
- [c11] The system of claim 10 wherein the publicly accessible network is the Internet.
- [c12] The system of claim 11 wherein the delinquency information manager is operative to periodically compare delinquency information entries in the delinquency information database to corresponding mortgage information entries in the mortgage information database to determine if the corresponding

entries mortgage information entries are more current than the delinquency information entries and, if so, to update the delinquency information entries to reflect more current information in the mortgage information entries.

[c13] A method of mortgage delinquency management, comprising the steps of:
establishing an account identifying a mortgage servicing entity;
establishing a connection with a user computer through a publicly accessible network;
upon presentation of authentication information associated with the account,
allowing access by the user computer to an electronic data storage area and
allowing retrieval from the electronic data storage area of previously stored
entries identified with the account and storage in the electronic data storage
area of new or updated entries identified with the account;
upon commands and selections received from a user through the user
computer, presenting one or more interfaces to the user to allow creation,
review, modification and storage of delinquency information entries, each
delinquency information entry including delinquency information identifying
and providing relevant details about a mortgage associated with the servicing
entity, at least one interface allowing identification and upload of a file from the
user computer; and
upon receiving one or more delinquency information entries from the user
computer and receiving a command to store the delinquency information
entries, storing the delinquency information entries in the electronic data
storage area.

[c14] The method of claim 13 wherein the electronic data storage area is a
delinquency information database hosted on a delinquency information server.

[c15] The method of claim 14 further comprising a step of transferring information in
the delinquency information entries from the delinquency information database
to a mortgage information database from which the information contained in
the delinquency information entries is accessible to users associated with a
mortgage insurance provider.

[c16] The method of claim 15 further comprising a step of updating the information

in the mortgage information database in response to commands and data received from users associated with the mortgage insurance provider.

[c17] The method of claim 16 further comprising a step of periodically comparing the information in the mortgage information database against equivalent information in the delinquency information database and updating the information in the delinquency information database with more current information from the mortgage information database.

[c18] The method of claim 17 wherein the interfaces are hypertext pages.

[c19] The method of claim 18 wherein the step of presenting interfaces to the user includes presenting a list of entry descriptions, each entry description identifying a delinquency information entry previously stored by the user and wherein each entry description includes a hypertext link which can be activated by the user and wherein the delinquency information manager displays details of the entry identified by the entry description upon activation of the hypertext link.